FAQs on Valid UPI handle

Q. Is it compulsory for the investors to use the new handle only?
Ans. The investors can choose their preferred mode of payment, such as UPI, IMPS, NEFT, RTGS, or Cheques. If an investor opts to use UPI for the payment to registered intermediaries, then they have to do so only using the new UPI IDs allotted to registered intermediaries.

Q. What should I check while making payment using the new UPI IDs/ QR Code?
Ans. Investors need to keep following things into consideration:

1. The UPI ID should properly show the name of the intermediary, followed by the short abbreviation of their category for example **"brk" for Brokers, "ra" for Research Analysts and "pms" for Portfolio Management Services** to the left of the "@" character.

Accordingly, the complete handle for a registered intermediary will look as below:
For Broker: xxx.bkr@validhdfc
For Research Analysts: xxx.ra@validhdfc
For PMS: xxx.pms@validhdfc
For DP: xxx.dp@validhdfc

2. On the right side of the "@", the new and exclusive handle **"@valid**" should be present, followed by the bank name.

3. On the confirmation screen, the app should show a white thumbs-up icon inside a green triangle.

4. The QR code generated using the utility will have a **white thumbs-up icon inside a green triangle**. It will also display the UPI ID just below the QR code.

An indicative QR code has been placed below:

UPI ID: abcbroker276.brk@validhdfc

Q. Do investors also need to obtain new UPI handles to transact in the securities market?
Ans. No, the new UPI IDs are only for intermediaries to obtain and investors can continue to use their existing UPI IDs.

Q. Whom to approach if my transaction/ payment fails with the new UPI ID?
Ans. The secure validated UPI ID of intermediaries will use the same banking channel as the earlier generic UPI handles. In case of any technical difficulty, investors are requested to approach their respective bank.